

Information to identify the case:

Debtor 1	Michael A. Holliday	Social Security number or ITIN	xxx-xx-0705
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Tracie R. Holliday	Social Security number or ITIN	xxx-xx-2410
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Virginia		Date case filed for chapter	7 6/14/19
Case number: 19-33181-KLP			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael A. Holliday	Tracie R. Holliday
2. All other names used in the last 8 years		
3. Address	1409 Chickview Court Richmond, VA 23223	1409 Chickview Court Richmond, VA 23223
4. Debtor's attorney Name and address	Keith A. Pagano Pagano & Marks, P.C. 4510 S. Laburnum Ave Richmond, VA 23231	Contact phone 804-447-1002 Email: kpagano@paganomarks.com
5. Bankruptcy trustee Name and address	Bruce H. Matson LeClair Ryan, A Professional Corporation 919 East Main Street 24th Floor Richmond, VA 23219	Contact phone (804) 783-2003 Email: bhmtrustee@leclairryan.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: June 17, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 23, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Michael A. Holliday
 Tracie R. Holliday
 Debtors

Case No. 19-33181-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: bullockn
 Form ID: 309A

Page 1 of 2
 Total Noticed: 61

Date Rcvd: Jun 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2019.

db/jdb
 14901002 +Michael A. Holliday, Tracie R. Holliday, 1409 Chickview Court, Richmond, VA 23223-1290
 14901004 +AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
 14901013 +Bon Secours/Richmond Health Sy, PO Box 11302, Richmond, VA 23230-1302
 14901014 Chase Cardmember Services, P.O. Box 1423, Charlotte, NC 28201-1423
 14901017 Colon and Rectal Specialists, PO Box 70897, Henrico, VA 23255-0897
 14901019 +Commonwealth Hospitalists Serv, 4050 Innslake Dr, #308, Glen Allen, VA 23060-3327
 14901022 +Credit One Bank N.A., 335 Madison Ave, New York, NY 10017-4611
 14901024 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solutions, Attn: Bankruptcy,
 9701-Metropolitan Ct, North Chesterfield, VA 23236-0000)
 14901024 +Henrico Doctor's Hospital, 9701 Metropolitan Court, Suite B, Richmond, VA 23236-3690
 14901026 +Henrico Fcu, 9401 W Broad St, Henrico, VA 23294-5331
 14901028 JC Penney, POBox 628046, Orlando, FL 32862-8046
 14901029 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14901038 +MRMC Inpatient Surgical Specia, 7229 Forest Ave, Suite 110, Richmond, VA 23226-3765
 14901032 +Memorial Regional Center, PO Box 409438, Atlanta, GA 30384-9438
 14901037 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14901041 +NPAS, Inc., P.O. Box 99400, Louisville, KY 40269-0400
 14901042 +Old Dominion Pathology Assoc., PO Box 223371, Chantilly, VA 20153-3371
 14901046 +Retreat Hospital, PO 5306, Richmond, VA 23220-0306
 14901047 +Richmond Gastroenterology Asso, 107 Wadsworth Drive, Richmond, VA 23236-4521
 14901048 +South River Dentistry, 2301 Robious Station Circle, Midlothian, VA 23113-2124
 14901050 Synchrony Bank, c/o Zwicker & Associates, 948 Cophher Road 2nd Floor,
 Gaithersburg, MD 20878-0000
 14901055 +United Collection Bureau Inc, 5620 Southwyck Boulevard, Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty

E-mail/Text: kpagano@paganomarks.com Jun 18 2019 03:59:25 Keith A. Pagano,
 Pagano & Marks, P.C., 4510 S. Laburnum Ave, Richmond, VA 23231
 tr +EDI: QBHMATSON.COM Jun 18 2019 07:23:00 Bruce H. Matson,
 LeClair Ryan, A Professional Corporation, 919 East Main Street, 24th Floor,
 Richmond, VA 23219-4622
 14901001 +EDI: AMSHER.COM Jun 18 2019 07:23:00 AmSher Collection Srv, 4524 Southlake Parkway,
 Ste 15, Hoover, AL 35244-3271
 14901000 E-mail/Text: CollectionsCompliance@firstdata.com Jun 18 2019 04:04:17 Amazon Marketplace,
 c/o TRS Recovery Services, PO Box 60022, City of Industry, CA 91716-0022
 14901003 EDI: BMW.COM Jun 18 2019 07:23:00 Bmw Financial Services, Attn: Bankruptcy Department,
 Po Box 3608, Dublin, OH 43016-0000
 14901006 EDI: CAPITALONE.COM Jun 18 2019 07:23:00 Capital One, P.O. Box 85015,
 Richmond, VA 23285-5015
 14901011 +EDI: CCS.COM Jun 18 2019 07:23:00 CCS, 2 Wells Ave, Newton, MA 02459-3246
 14901015 EDI: COMCASTCBLCENT Jun 18 2019 07:23:00 Comcast, P.O. Box 3012,
 Southeastern, PA 19398-3012
 14901005 +EDI: CAPITALONE.COM Jun 18 2019 07:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14901007 +EDI: CAPONEAUTO.COM Jun 18 2019 07:23:00 Capital One Auto Finance, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 14901008 +EDI: CAPITALONE.COM Jun 18 2019 07:23:00 Capital One Services, Payment Remittance,
 11013 West Broad St. Rd., Glen Allen, VA 23060-6017
 14901009 EDI: CAPITALONE.COM Jun 18 2019 07:23:00 Capitol One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 14901012 +EDI: CHASE.COM Jun 18 2019 07:23:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 14901016 +EDI: WFNNB.COM Jun 18 2019 07:23:00 Comenity Bank, P.O. Box 182273,
 Columbus, OH 43218-2273
 14901018 EDI: RCSFNBMARIN.COM Jun 18 2019 07:23:00 Credit One Bank, P.O. Box 60500,
 City of Industry, CA 91716-0500
 14901020 EDI: DISCOVER.COM Jun 18 2019 07:23:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850-0000
 14901021 +E-mail/Text: bknotice@ercbpo.com Jun 18 2019 04:03:08 ERC/Enhanced Recovery Corp,
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14901023 +EDI: HCA2.COM Jun 18 2019 07:23:00 HCA Health Services of Virgini, 1602 Skipwith Road,
 Richmond, VA 23229-5205
 14901025 EDI: HCA2.COM Jun 18 2019 07:23:00 Henrico Doctors' Hosp. Forest, PO Box 740760,
 Cincinnati, OH 45274-0760
 14901027 +EDI: IIC9.COM Jun 18 2019 07:23:00 I C System Inc, Attn: Bankruptcy, P.O. Box 64378,
 St. Paul, MN 55164-0378
 14901030 +EDI: RESURGENT.COM Jun 18 2019 07:23:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,
 Po Box 10497, Greenville, SC 29603-0497
 14901031 +E-mail/Text: bknotices@mbandw.com Jun 18 2019 04:03:19 McCarthy, Burgess & Wolff,
 26000 Cannon Road, Bedford, OH 44146-1807
 14901033 EDI: MERRICKBANK.COM Jun 18 2019 07:23:00 Merrick Bank, P.O. Box 660702,
 Dallas, TX 75266-0702

District/off: 0422-7

User: bullockn
Form ID: 309A

Page 2 of 2
Total Noticed: 61

Date Rcvd: Jun 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14901034 +EDI: MERRICKBANK.COM Jun 18 2019 07:23:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
Po Box 9201, Old Bethpage, NY 11804-9001
14901035 +EDI: MID8.COM Jun 18 2019 07:23:00 Midland Credit Management, Attn: Bankruptcy Dept,
5775 Roscoe Court, San Diego, CA 92123-1356
14901036 +E-mail/Text: mmrgbk@miramedrg.com Jun 18 2019 04:03:03 Miramed Revenue Group,
Attn: Bankruptcy, 360 East 22nd Street, Lombard, IL 60148-4924
14901039 +EDI: NFCU.COM Jun 18 2019 07:23:00 Navy FCU, Attn: Bankruptcy, Po Box 3000,
Merrifield, VA 22119-3000
14901040 +EDI: NFCU.COM Jun 18 2019 07:23:00 Navy Federal Credit Union, Attn: Bankruptcy Dept,
Po Box 3000, Merrifield, VA 22119-3000
14901043 EDI: PRA.COM Jun 18 2019 07:23:00 Portfolio Recovery, Attn: Bankruptcy,
120 Corporate Blvd, Norfold, VA 23502-0000
14901044 E-mail/Text: EMAIL@RCSRECOVERY.NET Jun 18 2019 03:59:38 RCS Recovery Services,
600 Fairway Dr #108, Deerfield Beach, FL 33441-0000
14901045 +EDI: RESURGENT.COM Jun 18 2019 07:23:00 Resurgent Capital Funding, POB 10587,
Greenville, SC 29603-0587
14901049 +EDI: RMSC.COM Jun 18 2019 07:23:00 Synchrony Bank, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14901051 +EDI: RMSC.COM Jun 18 2019 07:23:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14901052 +EDI: RMSC.COM Jun 18 2019 07:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14901053 EDI: AISTMBL.COM Jun 18 2019 07:23:00 T-Mobile, P.O. Box 790047,
Saint Louis, MO 63179-0000
14901054 EDI: AISTMBL.COM Jun 18 2019 07:23:00 T-Mobile, PO Box 53410, Bellevue, WA 98015-0000
14901056 +EDI: VERIZONCOMB.COM Jun 18 2019 07:23:00 Verizon Wireless, Attn: Bankruptcy Admini,
500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
14901057 +EDI: RMSC.COM Jun 18 2019 07:23:00 Walmart, 702 S.W 8th St, Bentonville, AR 72716-6299
14901058 +EDI: WFFC.COM Jun 18 2019 07:23:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14901010* +Capitol One, P.O. Box 71083, Charlotte, NC 28272-1083

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2019 at the address(es) listed below:

Bruce H. Matson bhmtrustee@leclairryan.com, bmatson@ecf.axosfs.com
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
Keith A. Pagano on behalf of Debtor Michael A. Holliday kpagano@paganomarks.com,
kdodson@paganomarks.com;pballard@paganomarks.com;mfoley@paganomarks.com;btate@paganomarks.com
Keith A. Pagano on behalf of Joint Debtor Tracie R. Holliday kpagano@paganomarks.com,
kdodson@paganomarks.com;pballard@paganomarks.com;mfoley@paganomarks.com;btate@paganomarks.com
TOTAL: 4